

STATE OF WASHINGTON  
OFFICE OF THE INSURANCE COMMISSIONER

*In The Matter of*

Lynnette Michelle Hardy,

Licensee.

ORDER NO. 15-0013

WAOIC# 719676

NPN 7964829

ORDER REVOKING LICENSE

To: Lynnette M. Hardy  
15917 E Sprague Ave Apt 28  
Spokane Valley WA 99037

**IT IS ORDERED AND YOU ARE HEREBY NOTIFIED** that your Washington State insurance producer's license is **REVOKED**, effective **February 9, 2015**, pursuant to RCW 48.17.530.

**BASIS:**

1. Lynnette Michelle Hardy ("the Licensee") is a Washington State resident insurance producer, WAOIC No. 719676, licensed February 25, 2008.
2. American Family Mutual Insurance Company ("AmFam") cancelled insured Shep Kuester ("Kuester")'s personal auto policy three times in early 2014 for nonpayment of premium. The Licensee is listed as an assigned household driver on Kuester's policy.
3. Each time Kuester's policy was cancelled for nonpayment, the Licensee used her access to the AmFam computer network to fraudulently backdate and reinstate the policy without Kuester making a premium payment. Kuester's unpaid account balance is \$1,912.16.
4. RCW 48.17.530(1)(h) allows the commissioner to revoke an insurance producer's license for using fraudulent, coercive, or dishonest practices, or demonstrating incompetence, untrustworthiness, or financial irresponsibility in this state or elsewhere. By using her access to the AmFam computer network to fraudulently backdate and reinstate Kuester's auto policy without him making a premium payment, the Licensee violated RCW 48.17.530(1)(h), justifying the revocation of her license.

5. RCW 48.17.530(1)(j) allows the commissioner to revoke an insurance producer's license for forging another's name to an application for insurance or to any document related to an insurance transaction. By forging the insured's signature, the Licensee violated RCW 48.17.530(1)(j), justifying the revocation of her license.

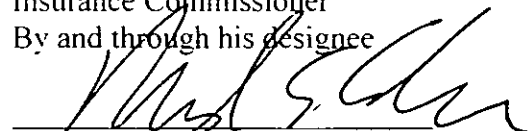
**IT IS FURTHER ORDERED** that you return your insurance producer's license certificate to the Insurance Commissioner on or before the effective date of the revocation of your license, as required by RCW 48.17.530(4). Return your license to:

Licensing Manager  
Office of the Insurance Commissioner  
P. O. Box 40257  
Olympia, WA 98504-0257

Executed this 22nd day of January 2015.



MIKE KREIDLER  
Insurance Commissioner  
By and through his designee



DARRYL E. COLMAN  
Insurance Enforcement Specialist  
Legal Affairs Division

## **NOTICE OF YOUR RIGHT TO A HEARING**

If you are aggrieved by this Order Revoking License, RCW 48.04.010 permits you to demand a hearing. You must demand a hearing in writing within **90** days after the date of this Order Revoking License or you will waive your right to a hearing.

*If the Insurance Commissioner receives your demand for a hearing before the effective date listed on the order revoking your license, the revocation will be automatically stayed (postponed) and your license will remain in effect pending the hearing.*

Your demand for a hearing should be sent to the following address and must briefly state how you are harmed by this decision and why you disagree with it:

Hearing Unit  
Office of the Insurance Commissioner  
PO Box 40255  
Olympia, WA 98504-0255

You will be notified of the time and place of your hearing. If you have questions about filing a demand for hearing or the hearing process, please telephone the Hearing Unit at (360) 725-7002 or send an email to [HearingsU@OIC.wa.gov](mailto:HearingsU@OIC.wa.gov).

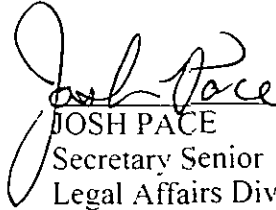
CERTIFICATE OF MAILING

The undersigned certifies under the penalty of perjury under the laws of the state of Washington that I am now and at all times herein mentioned, a citizen of the United States, a resident of the state of Washington, over the age of eighteen years, not a party to or interested in the above-entitled action, and competent to be a witness herein.

On the date given below I caused to be served the foregoing ORDER REVOKING LICENSE on the following individual via US Mail.

Lynnette M. Hardy  
15917 E Sprague Ave Apt 28  
Spokane Valley WA 99037

Dated this 22<sup>nd</sup> day of January, 2015, in Tumwater, Washington.

  
JOSH PACE  
Secretary Senior  
Legal Affairs Divison